

<b>Information to identify the case:</b>			
Debtor 1:	Wayne C. Renbjor		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	25-13572-JNP		
	Social Security number or ITIN: xxx-xx-5133		
	EIN: --_-----		
	Social Security number or ITIN: -----		
	EIN: --_-----		
	Date case filed for chapter: 13 4/4/25		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Wayne C. Renbjor	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	315 West Gradwell Avenue Maple Shade, NJ 08052	
<b>4. Debtor's attorney</b> Name and address	Joel R. Spivack Law Office of Joel R. Spivack 1415 Marlton Pike East Suite 302 Cherry Hill, NJ 08034	Contact phone 856-488-1200  Email: joel@spivacklaw.com
<b>5. Bankruptcy trustee</b> Name and address	Andrew B Finberg Office of the Chapter 13 Standing Trustee 535 Route 38 Suite 580 Cherry Hill, NJ 08002	Contact phone 856-663-5002
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 4/5/25

**For more information, see page 2**



In re:  
Wayne C. Renbjor  
Debtor

Case No. 25-13572-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 07, 2025

Form ID: 309I

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2025:**

Recip ID	Recipient Name and Address
db	+ Wayne C. Renbjor, 315 West Gradwell Avenue, Maple Shade, NJ 08052-3228
520611596	+ Burlington County Sheriff's Office, County Office Building, 2nd Floor, 49 Rancocas Road, PO Box 6000, Mount Holly, NJ 08060-6000
520611597	+ Burlington County Sheriff's Office, 49 Rancocas Road, Room 210, Mount Holly, NJ 08060-1317

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: joel@spivacklaw.com	Apr 07 2025 20:51:00	Joel R. Spivack, Law Office of Joel R. Spivack, 1415 Marlton Pike East, Suite 302, Cherry Hill, NJ 08034
tr	+ Email/Text: pmarraffa@standingtrustee.com	Apr 07 2025 20:51:00	Andrew B Finberg, Office of the Chapter 13 Standing Trustee, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 07 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 07 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520611593	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 07 2025 20:54:54	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520611594	EDI: GMACFS.COM	Apr 08 2025 00:40:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
520611595	+ EDI: GMACFS.COM	Apr 08 2025 00:40:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
520611598	+ EDI: CAPITALONE.COM	Apr 08 2025 00:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520611600	+ EDI: CAPITALONE.COM	Apr 08 2025 00:40:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
520611599	EDI: CAPITALONE.COM	Apr 08 2025 00:40:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
520611601	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 07 2025 20:55:00	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520611602	EDI: IRS.COM	Apr 08 2025 00:40:00	Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
520611603	^ MEBN	Apr 07 2025 20:43:58	KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520611605	+ Email/Text: mtgbk@shellpointmtg.com	Apr 07 2025 20:51:00	NR/SMS/CAL, 601 Office Center Drive, Fort

District/off: 0312-1

User: admin

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Form ID: 309I

Total Noticed: 22

520611604	+ Email/Text: mtgbk@shellpointmtg.com	Apr 07 2025 20:51:00	Washington, PA 19034-3275 Newrez, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
520611606	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 07 2025 20:52:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
520611608	^ MEBN	Apr 07 2025 20:44:38	PSE&G, PO Box 709, Newark, NJ 07101-0709
520611607	^ MEBN	Apr 07 2025 20:43:36	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
520611609	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 07 2025 20:51:00	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2025

Signature: /s/Gustava Winters